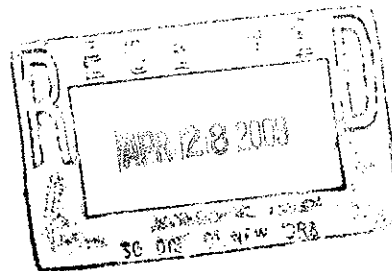


Garfield Windross
15 Woodcliff Ct.
Oakland, Ca 94605
510-633-1436
4/23/09

Bayview Loan Servicing, LLC
4425 Ponce De Leon Blvd 5th Fl
Coral Gables, Fl. 33146
PH: 1-800-457-5105
Fax: 305-631-5660
Loan #: 400002864

Peggy G. Henson
Lehman Brothers Bank FSB
25520 Commercentre Dr Ste 150
Lake Forest, CA 92630
Phone 1-800-370-6357
Fax: 949-614-4652

cc: Office of Thrift Supervision
Consumer Affairs Division
1700 G Street, N.W.
Washington, DC 20552
202-906-7342 (Fax)
1-800-842-6929 (Phone)
Case #: 0105092009



UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

In re

Chapter 11

LEHMAN BROTHERS HOLDING INC, et al.,

Case No. 08-13555

(Jointly Administered)

**OBJECTION TO TRANSFER OF SERVICING RIGHTS LOAN #0091898387
DATED APRIL 17, 2009 FROM LEHMAN BROTHERS FSB TO BAYVIEW
LOAN SERVICING, LLC**

I, Garfield K. Windross hereby object to the Transfer of servicing rights from
Lehman Brothers Servicing, LLC to Bayview Loan Servicing, LLC on the grounds that

Lehman Brothers FSB does not have the servicing rights to transfer nor ownership of the note for Loan #0091898387.

- a) On March 6, 2009 Lehman Brothers FSB faxed a letter stating that Loan #0091898387 was transferred to Lehman Brothers Bank, FSB in August 2007. Also faxed was a "ASSIGNMENT OF DEED OF TRUST" showing recorded date of 03/03/09 and recorder serial number 090295017. The "ASSIGNMENT OF DEED OF TRUST" notary seal expired 02/03/08. This document was not recorded until 03/03/09, and the notary seal expired. This document can not be accepted as legitimate or valid, and is not an official copy from the recorders office but a fax. The document is included for your record. This does not meet legal standard for official documents, hence does not "grant, sell, assign, transfer and convey, unto: Lehman Brothers Bank, FSB."
- b) Lehman Brothers Bank, FSB has not responded to any of my objections or response filed with the court. The court document numbers are 3033, 2732, 2382, and 1772. I continue to be assessed fraudulent charges. My 3/13/09 statement from Lehman Brothers show late charge of \$2,244.70, and my 4/15/09 statement shows late charge of \$3,108. The Monthly late charges are suppose to be \$200. I am not behind in any of my mortgage and principal payment yet my 4/15/09 statement shows me behind on one payment. In addition, I had to pay my property taxes and insurance because Lehman Brothers FSB did not make the payments. Lehman Brothers Bank, FSB is collecting escrow payment not paying the tax or insurance. I attached the referenced documents.
- c) Proper documentation and credit of my monthly payment not provided for several months.

On several occasion, Lehman Brothers has requested payment be deposited directly into their bank account and no proper accounting method was available for proof of payments credited to the proper account.

Dated: April 23, 2009

Sincerely,



Garfield K. Windross

LEHMAN BROTHERS ^{Pg 3 of 17} | Small Business Finance

April 17, 2009

Garfield Windross
15 Woodcliff Court
Oakland, CA 94605

RE: NOTICE OF TRANSFER OF SERVICING RIGHTS
Loan #0091898387

Dear Borrower:

The servicing of your mortgage loan, that is the right to collect payments from you, is being assigned/transferred from Lehman Brothers Small Business Finance to Bayview Loan Servicing, LLC, effective April 17, 2009.

The assignment/transfer does not affect any of the terms or conditions of your mortgage; other than the terms directly related to the servicing of your loan. We will provide Bayview Loan Servicing, LLC with a complete set of your loan records. If we currently hold an escrow for the payment of your taxes and/or property insurance, the taxing authority(s) and insurance agent(s) will be notified of the transfer to ensure proper and timely payment of these items. If you receive any insurance or tax bills after April 17, 2009, please forward them to Bayview Loan Servicing, LLC.

If you have any questions relating to the transfer of servicing from your present Servicer, you may call (800) 370-6357, between 7:00 a.m. and 6:00 p.m., Pacific Time, Monday through Friday.

All future payments should be forwarded to the following:

Bayview Loan Servicing, LLC
PO Box 3042
Milwaukee, WI 53201-3042

The correspondence address for Bayview Loan Servicing, LLC is 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146. If you have any questions relating to the transfer of servicing



LEHMAN BROTHERS SBF
25510 Commercentre Drive
Lake Forest, CA 92630-8855
Tel 800-370-6357



LEHMAN BROTHERS ^{Pg 4 of 17} | Small Business Finance

from you new Servicer, call their customer service toll free number, 1-800-457-5105, between 8:00 a.m. and 7:00 p.m., Eastern Time, Monday through Friday.

On April 18, 2009 your present Servicer will stop accepting payment. Send all payments on or after that date to your new Servicer. You should receive a welcome letter from Bayview Loan Servicing, LLC shortly after the transfer date. If you do not receive a billing statement in time for your scheduled payment please use your current coupon/billing statement with a copy of this letter. If your payments are automatically withdrawn from your bank account, please contact Bayview Loan Servicing Customer Service Department for further assistance.

It has been a pleasure to service your loan and we wish you a successful relationship with Bayview Loan Servicing, LLC.

Sincerely,

Customer Service Department
Lehman Brothers Small Business Finance



LEHMAN BROTHERS SBF
25510 Commercentre Drive
Lake Forest, CA 92630-8855
Tel 800-370-6357



LEHMAN BROTHERS

March 6, 2009

Via Fax: 510-633-1436
510-635-8807

Garfield Windross
15 Woodcliff Court
Oakland, CA. 94605

RE: Loan # 0091898387 / Garfield Windross
Property Address: 8453 -- 8455 South Van Ness Avenue
Inglewood, CA. 90305

Mr. Windross,

Your loan was originated at GreenPoint Mortgage Funding, Inc. and was transferred to Lehman Brothers Bank, FSB in August 2007. The attached is a copy of the recorded Assignment Deed of Trust indicating the transfer. Your loan number 0091898387 with the collateral property address named above is held and serviced by Lehman Brothers Bank, FSB. We are not a part of the Lehman Brothers Holdings Inc's bankruptcy filing.

As I stated in my letter March 5, 2008, Lehman is currently in the process of completing the periodic inspections and I want to advise you that an agent of Lehman Brothers Bank will be calling you to arrange a convenient time to enter your property. The representative will be calling from URS and will only need access to the property for a short time.

We appreciate your cooperation while we complete this process

Sincerely,



Peggy G. Henson
Special Assets Officer
Lehman Brothers Bank | Small Business Finance
Telephone: 949-860-0276
Fax: 866-517-7050
peggy.henson@lehman.com



LEHMAN BROTHERS BANK, FSB
25510 COMMERCENTRE DRIVE
Lake Forest, CA 92630
TEL (949)-860-0276 FAX (866) 517-7050



03/06/2009 17:03 FAX

002/004

After Recording please return to:

Special Assets Department
Lehman Brothers SBF
25510 Commercentre Drive, Ste 100
Lake Forest, CA 92630

CERTIFIED A TRUE COPY OF THE ORIGINAL
Document Recorded 03/03/09 8:00
Recorder's Serial No. 01 0295617
LOS ANGELES County Recorder

DEFAULT RESOLUTION NETWORK
By [Signature]

GPM Loan#: 0091898387

[Space Above This Line For Recording Data]

ASSIGNMENT OF DEED OF TRUST

For Value Received, the undersigned holder of a Deed of Trust (herein "Assignor"),
GreenPoint Mortgage Funding, Inc.
Whose address is: 100 Wood Hollow Drive, Novato CA 94945

Does hereby grant, sell, assign, transfer and convey, unto:

Lehman Brothers Bank, FSB
(herein "Assignee"), whose address is:
25510 Commercentre Drive, Suite 100, Lake Forest, CA 92630

All beneficial interest under a certain Deed of Trust dated May 15, 2007 by:
Garfield K. Windross, a married man as his sole and separate property

To and in favor of: Marin Conveyancing Corp. as Trustee,

Upon the following described property situated in Los Angeles County State of California
, and as described in Exhibit "A" attached hereto and made a part hereof.

APN Number: 4010-029-008 & 4010-029-009

Such Deed of Trust having been given to secure payment of: Six hundred thousand and
00/100ths (U.S. \$ 600,000.00) Dollars

which Deed of Trust is of record in Book, Volume, or Liber No. n/a at
Page n/a or as Instrument/Reference No. 20071237656
On: 5/22/2007 in the office of the Recorder of Los Angeles County, State of
California together with the note(s) and obligations therein described, the money due and
to become due thereon with interest, and all rights accrued or to accrue under such Deed
of Trust.


03/06/2009 17:05 FAX

@003/004

TO HAVE AND TO HOLD, the same unto Assignee, its successors and assigns, forever,
subject only to the terms and conditions of the above-described Deed of Trust.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of
Deed of Trust on May 25, 2007


Assignor:
GreenPoint Mortgage Funding, Inc.

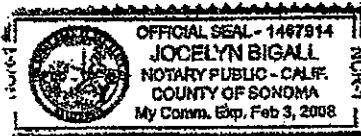

Patrick Nygard, Vice President

State of California
County of Sonoma

On May 25, 2007, before me, Jocelyn Bigall, Notary Public, personally appeared
Patrick Nygard. Personally known to me (or proved to me on the basis of satisfactory
evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument
and acknowledged to me that he/she/they executed the same in his/her/their authorized
capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the
entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

 (Seal)
Jocelyn Bigall, Notary Public
My Commission Expires: 02/03/2008



03/08/2008 17:06 FAX

EXHIBIT A

[DESCRIPTION OF THE LAND]

PARCEL ONE: LOT(S) 106 OF TRACT NO. 18146, IN THE CITY OF INGLEWOOD, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 141 PAGE(S) 59 AND 60 OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY. EXCEPT THE INSTANTLY 25 FEET THEREOF. PARCEL TWO: THE NORTH 25 FEET OF LOT 106, OF TRACT NO. 18146, IN THE CITY OF INGLEWOOD, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 141, PAGE(S) 59 AND 60 OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

LEHMAN BROTHERS

Small Business Finance

servicing@lehman.com

Mailing Address: 25510 Commercentre Dr, Suite 150
Lake Forest, CA 92630

Toll Free Customer Service Number: (800) 370-6357

Garfield Windross
15 Woodcliff Court
Oakland, CA. 94605

Delinquent Payment Statement

Bill For: 05/01/2009
Payment Amount: \$4,144.05
Statement Date: 04/15/2009
Loan Number: 0091898387

Interest Rate: 7.375
Payment Past Due: 04/01/2009
Past Due: \$4,144.05
Unpaid Late Charges: \$3,108.00
Other Charges: \$0.00
OverPayments: \$0.00
Escrow: \$4,606.02
Total Due: \$16,002.12

Include an additional \$207.20 late fee if not paid before the 11th

Payment Activity		Customer Service : 800-370-6357					
Date	Description	Principal	Interest	Escrow	Late Charge	Fees/Other	Total
04/10/2009	Payment	516.07	3,627.98	55.95	0.00	0.00	4,200.00
03/10/2009	Payment	512.92	3,631.13	855.95	0.00	0.00	5,000.00

Principal Balance on 04/15/2009 589,799.63

- - - [Detach] - - -
Payment Coupon

Lehman Brothers SBF

Servicing Department

File 056699

Los Angeles, CA 90074-6699

Garfield Windross

Bill For: 05/01/2009
Payment Amount: \$4,144.05
Statement Date: 04/15/2009
Loan Number: 0091898387

Interest Rate: 7.375
Payment Past Due: 04/01/2009
Past Due: \$4,144.05
Unpaid Late Charges: \$3,108.00
Other Charges: \$0.00
OverPayments: \$0.00
Escrow: \$4,606.02
Total Due: \$16,002.12

Include an additional \$207.20 late fee if not paid before the 11th

Amount Enclosed: _____

Please write loan number on check and include this coupon with remittance.



LEHMAN BROTHERS

Small Business Finance

servicing@lehman.com

Payment Mailing Address: File 056699

Los Angeles, CA 90074-6699

Toll Free Customer Service Number: (800) 370-6357

Garfield Windross
15 Woodcliff Court
Oakland, CA. 94605

Delinquent Payment Statement

Bill For: 04/01/2009

Payment Amount: \$4,144.05

Statement Date: 03/13/2009

Loan Number: 0091898387

Interest Rate: 7.375

Payment Past Due: 03/01/2009

Unpaid Late Charges: \$2,244.70

Other Charges: \$0.00

OverPayments: \$0.00

Escrow: \$2,940.26

Total Due: \$9,329.01

Include an additional \$207.20 late fee if not paid before the 11th

Payment Activity		Customer Service : 800-370-6357					
Date	Description	Principal	Interest	Escrow	Late Charge	Fees/Other	Total
03/10/2009	Payment	512.92	3,631.13	637.25	218.70	0.00	5,000.00
02/03/2009	Payment	1,007.11	7,280.99	1,111.90	0.00	0.00	9,400.00

Principal Balance on 03/13/2009 590,315.69

[Detach]
Payment Coupon

Lehman Brothers SBF

Servicing

File 056699

Los Angeles, CA 90074-6699

Garfield Windross

Bill For: 04/01/2009

Payment Amount: \$4,144.05

Statement Date: 03/13/2009

Loan Number: 0091898387

Interest Rate: 7.375

Payment Past Due: 03/01/2009

Unpaid Late Charges: \$2,244.70

Other Charges: \$0.00

OverPayments: \$0.00

Escrow: \$2,940.26

Total Due: \$9,329.01

Include an additional \$207.20 late fee if not paid before the 11th

Amount Enclosed: _____

FILE

Please write loan number on check and include this coupon with remittance.



LEHMAN BROTHERS

Delinquent Payment Statement

Small Business Finance

servicing@lehman.com

Mailing Address: 25510 Commercentre Dr, Suite 150
Lake Forest, CA 92630

Toll Free Customer Service Number: (800) 370-6357

Bill For: 03/01/2009
Payment Amount: \$4,144.05
Statement Date: 02/13/2009
Loan Number: 0091898387

Interest Rate: 7.375
Payment Past Due: 02/01/2009

Unpaid Late Charges: \$2,256.20
Other Charges: \$0.00
OverPayments: \$0.00
Escrow: \$5,216.61
Total Due: \$11,616.86

Garfield Windross
15 Woodcliff Court
Oakland, CA. 94605

Include an additional \$207.20 late fee if not paid before the 11th

Payment Activity

Customer Service : 800-370-6357

Date	Description	Principal	Interest	Escrow	Late Charge	Fees/Other	Total
02/03/2009	Payment	1,007.11	7,280.99	1,111.90	0.00	0.00	9,400.00
01/12/2009	Payment	512.92	3,631.13	637.25	218.70	0.00	5,000.00

Principal Balance on 02/13/2009 590,828.61

[Detach]
Payment Coupon

Lehman Brothers SBF

Servicing

File 056699

Los Angeles, CA 90074-6699

Garfield Windross

Bill For: 03/01/2009
Payment Amount: \$4,144.05
Statement Date: 02/13/2009
Loan Number: 0091898387

Interest Rate: 7.375
Payment Past Due: 02/01/2009

Unpaid Late Charges: \$2,256.20
Other Charges: \$0.00
OverPayments: \$0.00
Escrow: \$5,216.61
Total Due: \$11,616.86

Include an additional \$207.20 late fee if not paid before the 11th

Amount Enclosed: _____



Please write loan number on check and include this coupon with remittance.



LEHMAN BROTHERS

Small Business Finance

servicing@lehman.com

Mailing Address: 25510 Commercentre Dr, Suite 150
Lake Forest, CA 92630

Toll Free Customer Service Number: (800) 370-6357

Delinquent Payment Statement

Bill For: 02/01/2009

Payment Amount: \$4,144.05

Statement Date: 01/16/2009

Loan Number: 0091898387

Interest Rate: 7.375

Payment Past Due: 12/01/2008

Past Due: \$8,288.10

Unpaid Late Charges: \$2,049.00

Other Charges: \$0.00

OverPayments: \$0.00

Escrow: \$5,691.26

Total Due: \$20,172.41

Garfield Windross
15 Woodcliff Court
Oakland, CA. 94605

Include an additional \$207.20 late fee if not paid before the 11th

Payment Activity

Customer Service : 800-370-6357

Date	Description	Principal	Interest	Escrow	Late Charge	Fees/Other	Total
01/12/2009	Payment	512.92	3,631.13	637.25	218.70	0.00	5,000.00
12/29/2008	Payment	500.50	2,243.55	1,755.95	0.00	0.00	4,500.00

Principal Balance on 01/16/2009 591,835.72

[Detach]
Payment Coupon

Lehman Brothers SBF

Servicing

File 056699

Los Angeles, CA 90074-6699

Garfield Windross

Bill For: 02/01/2009

Payment Amount: \$4,144.05

Statement Date: 01/16/2009

Loan Number: 0091898387

Interest Rate: 7.375

Payment Past Due: 12/01/2008

Past Due: \$8,288.10

Unpaid Late Charges: \$2,049.00

Other Charges: \$0.00

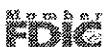
OverPayments: \$0.00

Escrow: \$5,691.26

Total Due: \$20,172.41

Include an additional \$207.20 late fee if not paid before the 11th

Amount Enclosed: _____



Please write loan number on check and include this coupon with remittance.



LEHMAN BROTHERS

Delinquent Payment Statement

Small Business Finance

servicing@lehman.com

Mailing Address: 25510 Commercentre Dr, Suite 150
Lake Forest, CA 92630

Toll Free Customer Service Number: (800) 370-6357

Garfield Windross
15 Woodcliff Court
Oakland, CA. 94605

Bill For: 01/01/2009
Payment Amount: \$4,144.05
Statement Date: 12/15/2008
Loan Number: 0091898387

Interest Rate: 7.375
Payment Past Due: 10/01/2008
Past Due: \$11,032.15
Unpaid Late Charges: \$2,060.50
Other Charges: \$0.00
OverPayments: \$0.00
Escrow: \$7,447.21
Total Due: \$24,683.91

Include an additional \$207.20 late fee if not paid before the 11th

Payment Activity		Customer Service : 800-370-6357					
Date	Description	Principal	Interest	Escrow	Late Charge	Fees/Other	Total
11/19/2008	Payment	0.00	1,400.00	0.00	0.00	0.00	1,400.00
11/12/2008	Payment	497.44	1,146.61	637.25	218.70	0.00	2,500.00

Principal Balance on 12/15/2008 592,849.14

[Detach]
Payment Coupon

Lehman Brothers SBF

Servicing

File 056699

Los Angeles, CA 90074-6699

Garfield Windross

Bill For: 01/01/2009
Payment Amount: \$4,144.05
Statement Date: 12/15/2008
Loan Number: 0091898387

Interest Rate: 7.375
Payment Past Due: 10/01/2008
Past Due: \$11,032.15
Unpaid Late Charges: \$2,060.50
Other Charges: \$0.00
OverPayments: \$0.00
Escrow: \$7,447.21
Total Due: \$24,683.91

Include an additional \$207.20 late fee if not paid before the 11th

Amount Enclosed: _____



Please write loan number on check and include this coupon with remittance.



LEHMAN BROTHERS

Small Business Finance

servicing@lehman.com

Mailing Address: 25510 Commercentre Dr, Suite 150
Lake Forest, CA 92630

Toll Free Customer Service Number: (800) 370-6357

Delinquent Payment Statement

Bill For: 12/01/2008
Payment Amount: \$4,144.05
Statement Date: 11/17/2008
Loan Number: 0091898387

Interest Rate: 7.375
Payment Past Due: 10/01/2008
Past Due: \$8,288.10
Unpaid Late Charges: \$1,853.30
Other Charges: \$0.00
OverPayments: \$0.00
Escrow: \$6,809.96
Total Due: \$21,095.41

Garfield Windross
15 Woodcliff Court
Oakland, CA. 94605

Include an additional \$207.20 late fee if not paid before the 11th

Payment Activity		Customer Service : 800-370-6357					
Date	Description	Principal	Interest	Escrow	Late Charge	Fees/Other	Total
11/12/2008	Payment	497.44	1,146.61	637.25	218.70	0.00	2,500.00
10/16/2008	Payment	0.00	2,500.00	0.00	0.00	0.00	2,500.00

Principal Balance on 11/17/2008 592,849.14

[Detach]
Payment Coupon

Lehman Brothers SBF

Servicing
File 056699
Los Angeles, CA 90074-6699

Garfield Windross

Bill For: 12/01/2008
Payment Amount: \$4,144.05
Statement Date: 11/17/2008
Loan Number: 0091898387

Interest Rate: 7.375
Payment Past Due: 10/01/2008
Past Due: \$8,288.10
Unpaid Late Charges: \$1,853.30
Other Charges: \$0.00
OverPayments: \$0.00
Escrow: \$6,809.96
Total Due: \$21,095.41

Include an additional \$207.20 late fee if not paid before the 11th

Amount Enclosed: _____



Please write loan number on check and include this coupon with remittance.



Case # 0105092009

OMB Control No.: 1550-0126

Expiration Date: 11/30/2011



Office of Thrift Supervision

CONSUMER COMPLAINT FORM

Public reporting burden for this collection of information is estimated to average 3 to 15 minutes to complete the form and provide a narrative. Send comments regarding this burden estimate or other aspects of this collection of information, including suggestions for reducing the burden to: the Office of Thrift Supervision, Compliance and Consumer Protection Division, 1700 G Street, N.W. Washington, DC 20552.

How to Resolve a Consumer Complaint:

If you have a complaint about a thrift institution or savings association, the Office of Thrift Supervision (OTS) may be able to help. The OTS is an office of the Department of the Treasury that regulates and supervises the nation's thrift industry. The OTS's mission is to ensure the safety and soundness of thrift institutions and their compliance with consumer protection laws. The OTS also supports the important role thrift institutions play as home mortgage lenders and providers of other forms of community credit and financial services. Additionally, the OTS oversees the activities and operations of thrift operating subsidiaries and holding companies that own or control thrift institutions.

Please Note:

- We cannot act as a court of law or as a lawyer on your behalf.
- We cannot give you legal advice.
- We cannot become involved in complaints that are in litigation or have been litigated.

Instructions for Submitting a Consumer Complaint Form:

To submit a complaint, you may write and sign a letter explaining your issues or complete the form. Please type or print your request and mail or fax your complaint to:

Office of Thrift Supervision
Consumer Affairs Division
1700 G Street, N.W.
Washington, DC 20552
202-906-7342 (Fax)
1-800-842-6929 (Phone)

Your Information:

Salutation:

☒ Mr. ☐ Ms. ☐ Mrs. ☐ Other:

Last Name:

Windross

First Name:

Garfield

Middle Initial:

Kenneth

Street Address:

15 Woodcliff Ct.

City:

Oakland

State:

CA

Zip Code:

94605

Daytime Phone:

(510) 635-8807

Email:

gwindross@att.net

What is the best way to contact you?

☐ Phone☐ Mail☒ Email

What is the best time to contact you by phone?

☐ Morning☒ Afternoon

Additional Contact Information:

If you have an attorney or other representative you want us to deal with directly, please provide your representative's information below. Your signature on this form authorizes your savings association and our office to release information to your representative.

Name of Representative:

Relationship:

Street Address:

City:

State:

Zip Code:

Phone:

Information about the Savings Association, or its operating subsidiary or holding company, that is the subject of the complaint:

Name of Savings Association:

Lehman Brothers Bank, FSB

Street Address:

25510 Commercentre Drive # 150

City:

Lake Forest

State:

CA

Zip Code:

92630

Phone:

Type of Account:

Mortgage

Have you tried to resolve your complaint with your savings association?

☒ YES ☐ NO

If Yes, When?

11/20/2008

How?

☐ Phone☒ Mail☐ In Person☐ Other:

Savings Association Contact Name:

Steven M. Caroulis

Title:

Vice President of Special Asset

Have you contacted or filed a complaint with another government agency?

☒ YES ☐ NO

If Yes, Agency Name?

U.S. Federal Bankruptcy Court Southern District NY & Office of United State Trustee Office

Complaint Information:

Describe events in the order in which they occurred, including any names, phone numbers, and a full description of the problem with the amount(s) and date(s) of any transaction(s). You should also include any response from the savings association.

Be as brief and complete as possible to make the explanation clear. Use separate sheets of paper if you need more space.

Please include **copies** of documents related to your complaint such as contracts, monthly statements, receipts and correspondence with the bank. **Do not send original documents.**

I, Garfield K. Windross filed an objection to two "default demand" letters from Lehman Brothers Bank, FSB docket # 1772, and 2382. In response Lehman Brothers Bank, FSB replied to my objection in a letter dated January 11th, 2009. In this reply Lehman Brothers Bank, FSB provided a copy of said promissory note referred to in my objection (docket #: 1772). See Docket number 2732 for the response.

The promissory note included in the reply applies to an agreement between Garfield K. Windross and GreenPoint Mortgage Funding, Inc. a New York Corporation. The promissory note does not list Lehman Brothers Holding Inc. or any of its subsidiaries.

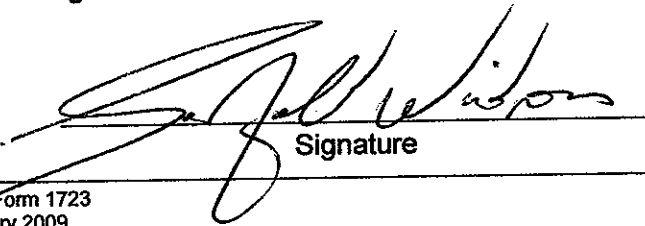
Please be advised that the issues described in this complaint will be shared with the savings association in question for its response.

Desired Resolution:

Describe how you would like this matter resolved.

Lehman Brothers Bank, FSB provide proof that they have the legal right to service my loan. If not to seize collecting payment from me and return all funds. Also stop insisting that I owe late charges when I have proof from my on-line payment account with my bank that payments were sent in on time and should be credited before the late charge date. In my opinion this is fraudulent.

I certify that the information provided on, or with, this form is true and correct to the best of my knowledge.


Signature

3/5/09
Date

OTS Form 1723
January 2009

We will mail you a written acknowledgment within five (5) business days of receipt of your completed complaint form. If you have any questions regarding your complaint case, please call 1-800-842-6929.

PRIVACY ACT STATEMENT

The solicitation and collection of this information is authorized by 15 U.S.C. 57a(f) and 12 U.S.C. 1, et. seq. The information is solicited to provide the Office of Thrift Supervision (OTS) with information that is necessary and useful in reviewing requests received from individual consumers for assistance in their interactions with savings associations and their affiliates. The provision of information is voluntary. Without such information, however, the ability of OTS to complete a review and provide assistance may be limited or hindered.

It is intended that the information you provide will be used within OTS and provided to officials of the savings association or affiliate that is the subject of the complaint or inquiry. Additional disclosures of such information may be made to: appropriate law enforcement agencies or authorities in connection with investigation and/or prosecution of alleged civil, criminal and administrative violations; to a Congressional office in response to an inquiry made at the request of the individual to whom the record pertains; to other Federal and nonfederal governmental supervisory or regulatory authorities when the subject matter is within such other agency's jurisdiction; in a civil, criminal or administrative proceeding before a court, magistrate, administrative or arbitration tribunal, in the course of pre-trial discovery, motions, trial, appellate review or in settlement negotiations when OTS, the Director of OTS, an OTS employee, the Department of Treasury, the Secretary of Treasury, or the United States is a party or has an interest in or is likely to be affected by such proceeding and an OTS attorney determines that the information is arguably relevant to the proceeding; to the Department of Justice, private counsel or an insurance carrier for the purpose of defending an action or seeking legal advice to assure that the agency and its employees receive appropriate representation in legal proceedings.